

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I,

Karen Hartford Polk, AVP; Recovery Solutions of Bank of America Corporation ("Bank of America"), acting on behalf of Bank of America hereby appoint **Dilks & Knopik, LLC**, in the person of one of its principal officers, as Bank of America's lawful attorney-in-fact to seek recovery of the undistributed, unclaimed, or undelivered tenders of funds of:

Countrywide Home Loans, Inc. in the amount of \$3,847.20 from the DISTRICT OF NEW JERSEY

held by the United States, by a state, or by an agency or instrumentality of either, hereby revoking all previous powers of attorney in this regard to whomever granted.

Bank of America further grants the attorney authority to do whatever is necessary and proper to recover the aforementioned unclaimed funds only, as fully as it might or could do if acting through its own officers or agents, hereby confirming all that the attorney shall lawfully do or cause to be done. Nevertheless, the attorney shall have no authority to incur any financial obligation or to make any expenditure on behalf of Bank of America, other than an expenditure payable from any sums recovered by virtue of the attorney's actions.

In construing this instrument where the context so requires, the singular includes the plural. This Power of Attorney shall expire 180 days from the date hereof or upon collection of the aforementioned unclaimed funds, if earlier, unless otherwise extended by an amendment, which is attached hereto.

Signed this 12 day of Apr. 1, 2011

Bank of America Corporation



**Karen Hartford Polk
AVP; Recovery Solutions**

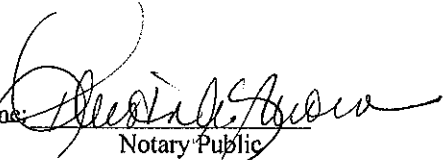
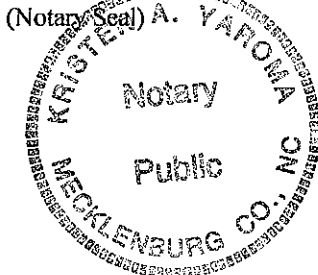
**Countrywide Home Loans, Inc.
C/O Bank of America**

Federal Taxpayer ID: 94-1687665

State of North Carolina County of Mecklenburg Date: April 12, 2011

The above-named Karen Hartford Polk, known to me to be the individual described in [and holding the position designated in] the foregoing instrument, appeared before me and acknowledged the execution thereof to be his/~~her~~-free act and deed.

Before me:


Notary Public

My commission expires: 3/28/2014





Bank of America
Merrill Lynch

LIMITED POWER OF ATTORNEY

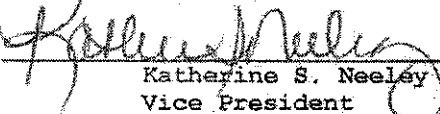
KNOW ALL MEN BY THESE PRESENTS, that I,

Katherine S. Neeley, Vice President of Bank of America N.A. ("Bank of America"), acting on behalf of Bank of America hereby appoint Karen Polk, as Bank of America's lawful attorney-in-fact to seek recovery of the undistributed, unclaimed, or undelivered tenders of funds belonging to Bank of America or any of its entities or predecessors, held by the United States, by a state or local municipality, or by an agency or instrumentality of either, hereby revoking all previous powers of attorney in this regard to whomever granted.

Signed this 29 day of November, 2010

Bank of America N.A.

By


Katherine S. Neeley
Vice President

Affix
Corporate Seal

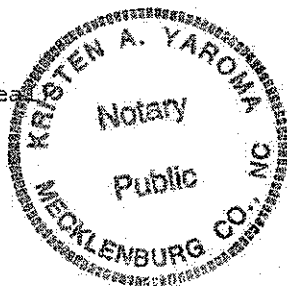
Bank of America N.A.

Federal Taxpayer ID 94-1687665

State of North Carolina County of Mecklenburg November 29, 2010

The above-named Katherine S. Neeley known to me to be the individual described in [and holding the position designated in] the foregoing instrument, appeared before me and acknowledged the execution thereof to be his/her free act and deed.

(Notary Seal)



Before me:


Notary Public

My commission expires: 3/28/2014

Bank of America, N.A., NC1-021-03-40
401 North Tryon Street, Charlotte, NC 28255

♻ Recycled Paper

AFFIDAVIT OF CREDITOR'S
PREVIOUS ADDRESS

BE IT ACKNOWLEDGED, that I Karen Hartford-Polk, the undersigned deponent, belonging to the legal age, do hereby depose and say under the pains and penalties of perjury as follows:

That I, Karen Hartford-Polk, am the AVP; Recovery Solutions of Bank of America Corporation. My responsibilities include, but are not limited to, the recovery and/or collection of outstanding checks and receivables of Bank of America Corporation and its subsidiaries/acquisitions or affiliates. Bank of America Corporation and its subsidiaries/acquisitions or affiliates have numerous branch addresses, business locations, and payment centers. The addresses of which change and/or are eliminated over time:

For this reason, it is overly burdensome, and may be impossible, to provide documentation to verify the specific address of record.

I affirm that the foregoing is true, under the penalties of perjury this 19 day of February 2008

Karen Hartford-Polk

Karen Hartford-Polk
AVP; Recovery Solutions
Bank of America Corporation
525 N. Tyron
NC1-023-15-01
Charlotte, NC 28255

STATE OF NC

COUNTY OF Mecklenburg

On this 19 day of February, 2008 before me Karen Hartford-Polk personally appeared, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Signature

Affiant: Known ☒ or Produced ID ☐
Type of ID _____

My commission expires: 3/28/2009

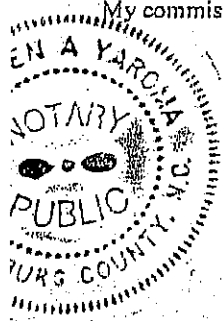


Table of Contents

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 10-K

(Mark One)

☒ ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the fiscal year ended December 31, 2008

or

☐ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the transition period from _____ to _____
Commission file number:
1-6523

Exact name of registrant as specified in its charter:

Bank of America Corporation

State or other jurisdiction of incorporation or organization:
Delaware

IRS Employer Identification No.:
56-0806809

Address of principal executive offices:
Bank of America Corporate Center
100 N. Tryon Street
Charlotte, North Carolina 28255

Registrant's telephone number, including area code:
(704) 388-5681

SECURITIES REGISTERED PURSUANT TO SECTION 12(b) OF THE ACT:

Title of each class
Common Stock

Name of each exchange on which registered

New York Stock Exchange
London Stock Exchange
Tokyo Stock Exchange

New York Stock Exchange

Depository Shares, each Representing a 1/1,000th interest in a share of
8.204% Non-Cumulative Preferred Stock, Series D

Depository Shares, each Representing a 1/1,000th interest in a share of
Floating Rate Non-Cumulative Preferred Stock, Series E

Depository Shares, each Representing a 1/1,000th interest in a share of 8.20% Non-Cumulative Preferred Stock, Series H

Depository Shares, each Representing a 1/1,000th interest in a share of 6.625% Non-Cumulative Preferred Stock, Series I

Depository Shares, each Representing a 1/1,000th interest in a share of 7.25% Non-Cumulative Preferred Stock, Series J

7.25% Non-Cumulative Perpetual Convertible Preferred Stock, Series L

Depository Shares, each representing a 1/1,200th interest in a share of Bank of America Corporation Floating Rate Non-Cumulative Preferred Stock, Series 1

Depository Shares, each representing a 1/1,200th interest in a share of Bank of America Corporation Floating Rate Non-Cumulative Preferred Stock, Series 2

Depository Shares, each representing a 1/1,200th interest in a share of Bank of America Corporation 6.375% Non-Cumulative Preferred Stock, Series 3

Depository Shares, each representing a 1/1,200th interest in a share of Bank of America Corporation Floating Rate Non-Cumulative Preferred Stock, Series 4

Depository Shares, each representing a 1/1,200th interest in a share of Bank of America Corporation Floating Rate Non-Cumulative Preferred Stock, Series 5

Depository Shares, each representing a 1/40th interest in a share of Bank of America Corporation 6.70% Non-cumulative Perpetual Preferred Stock, Series 6

Depository Shares, each representing a 1/40th interest in a share of Bank of America Corporation 6.25% Non-cumulative Perpetual Preferred Stock, Series 7

Depository Shares, each representing a 1/1,200th interest in a share of Bank of America Corporation 8.625% Non-Cumulative Preferred Stock, Series 8

6.75% Trust Preferred Securities of Countrywide Capital IV (and the guarantee related thereto)

7.00% Capital Securities of Countrywide Capital V (and the guarantee related thereto)

Capital Securities of BAC Capital Trust I (and the guarantee related thereto)

Capital Securities of BAC Capital Trust II (and the guarantee related thereto)

Capital Securities of BAC Capital Trust III (and the guarantee related thereto)

5 7/8% Capital Securities of BAC Capital Trust IV (and the guarantee related thereto)

6% Capital Securities of BAC Capital Trust V (and the guarantee related thereto)

6% Capital Securities of BAC Capital Trust VIII (and the guarantee related thereto)

6 1/2% Capital Securities of BAC Capital Trust X (and the guarantee related thereto)

6 7/8% Capital Securities of BAC Capital Trust XII (and the guarantee related thereto)

Floating Rate Preferred Hybrid Income Term Securities of BAC Capital Trust XIII (and the guarantee related thereto)

5.63% Fixed to Floating Rate Preferred Hybrid Income Term Securities of BAC Capital Trust XIV (and the guarantee related thereto)

New York Stock Exchange

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**DIRECT AND INDIRECT SUBSIDIARIES OF BANK OF AMERICA CORPORATION
AS OF 1/31/09**

<u>Name</u>	<u>Location</u>
100 Federal Street Limited Partnership	Boston, MA
121 Washington Street Master Tenant, LLC	Providence, RI
200 Allens Avenue, LLC	Providence, RI
201 North Tryon, LLC	Charlotte, NC
214 North Tryon, LLC	Charlotte, NC
222 Broadway, LLC	New York, NY
250 Capital LLC	New York, NY
2007 Merrill Lynch Merchant Banking Fund, L.P.	New York, NY
2008 Merrill Lynch Merchant Banking Fund, L.P.	New York, NY
2008 Merrill Lynch Merchant Banking Fund International, L.P.	New York, NY
1110421 Ontario Limited	Toronto, Ontario, Canada
1300166 Ontario Limited	Toronto, Ontario, Canada
1343190 Alberta Inc.	Toronto, Ontario, Canada
A/M Properties, Inc.	Baltimore, MD
AANAH Holding LLC	Chicago, IL
AANAH Holding LLC II	Chicago, IL
AANAH Holding LLC III	Chicago, IL
Aarco 106 Limited	Chester, United Kingdom
Abilene Park, Inc.	Charlotte, NC
Abilene Partners	Charlotte, NC
Abovo Investment Limited	George Town, Grand Cayman, Cayman Is.
Acao Multimidia S.A.	Sao Paulo, Brazil
Acceptance Alliance, LLC	Louisville, KY
Access 1 Fundo De Investimento Em Cotas De Fundo De Investimento Em Direitos Creditorios Nao Padronizado	Sao Paulo, Brazil
Achilles Trading LLC	Charlotte, NC
Administradora Blue 2234 S. de R.L. de C.V.	Mexico City, Mexico
Advest Capital, Inc.	New York, NY
Advest Group, Inc., The	New York, NY
Advest, Inc.	New York, NY
Advest Insurance Agency, Inc.	Pennington, NJ
Aguila Corp S.A.C.	Lima, Peru
Alamo Funding II, Inc.	Charlotte, NC
Alamo Funding LLC	Charlotte, NC
Alexandra IV, LLC	New York, NY
Alie Street Investments Limited	London, U.K.
Alie Street Investments 3 Limited	London, U.K.
Alie Street Investments 4 Limited	London, U.K.
Alie Street Investments 5 Limited	London, U.K.
Alie Street Investments 6 Limited	London, U.K.
Alie Street Investments 7 Limited	London, U.K.
Alie Street Investments 8 Limited	London, U.K.
Alie Street Investments 9 Limited	London, U.K.
Alie Street Investments 10 Limited	London, U.K.
Alie Street Investments 11 Limited	London, U.K.
Alie Street Investments 12 Limited	London, U.K.
Alie Street Investments 13 Limited	London, U.K.
Alie Street Investments 14 Limited	London, U.K.
Alie Street Investments 15 Limited	London, U.K.

<u>Name</u>	<u>Location</u>
Corporate Leasing Facilities Limited	London, U.K.
Corporate Properties Services, Inc.	Wilmington, DE
Cortlandt Realty Associates I, L.P.	New York, NY
Countryside SA Holdings, LP	Dallas, TX
Countrywide Alternative Asset Management Inc.	Calabasas, CA
Countrywide Alternative Investments Inc.	Calabasas, CA
Countrywide Asset Management Corp.	Calabasas, CA
Countrywide Bank, FSB	Alexandria, VA
Countrywide Capital I	Calabasas, CA
Countrywide Capital II	Calabasas, CA
Countrywide Capital III	Calabasas, CA
Countrywide Capital IV	Calabasas, CA
Countrywide Capital IX	Calabasas, CA
Countrywide Capital Markets Asia (HK) Limited	Hong Kong, PRC
Countrywide Capital Markets Asia Ltd.	George Town, Grand Cayman, Cayman Is.
Countrywide Capital Markets, LLC	Calabasas, CA
Countrywide Capital V	Calabasas, CA
Countrywide Capital VI	Calabasas, CA
Countrywide Capital VII	Calabasas, CA
Countrywide Capital VIII	Calabasas, CA
Countrywide Commercial Administration LLC	Calabasas, CA
Countrywide Commercial JPI LLC	Calabasas, CA
Countrywide Commercial Mortgage Capital, Inc.	Calabasas, CA
Countrywide Commercial Real Estate Finance, Inc.	Calabasas, CA
Countrywide Derivative Products, Inc.	Calabasas, CA
Countrywide Field Services Corporation	Simi Valley, CA
Countrywide Financial Corporation	Calabasas, CA
Countrywide Foundation, The	Calabasas, CA
Countrywide GP, LLC	Calabasas, CA
Countrywide Hillcrest I, Inc.	Calabasas, CA
Countrywide Home Loans of Minnesota, Inc.	Eden Prairie, MN
Countrywide Home Loans of Tennessee, Inc.	Brentwood, TN
Countrywide Home Loans of Texas, Inc.	Calabasas, CA
Countrywide Home Loans Servicing LP	Plano, TX
Countrywide Home Loans, Inc.	Calabasas, CA
Countrywide Insurance Services of Texas, Inc.	Plano, TX
Countrywide Insurance Services, Inc.	Simi Valley, CA
Countrywide International Consulting Services, LLC	Calabasas, CA
Countrywide International GP Holdings, LLC	Calabasas, CA
Countrywide International Holdings, Inc.	Calabasas, CA
Countrywide International Technology Holdings Limited	St. Peter Port, Guernsey, Channel Islands
Countrywide JV Technology Holdings Limited	St. Peter Port, Guernsey, Channel Islands
Countrywide KB Home Loans, LLC	Plano, TX
Countrywide LFT LLC	Calabasas, CA
Countrywide LP, LLC	Calabasas, CA
Countrywide Management Corporation	Calabasas, CA
Countrywide Mortgage Ventures, LLC	Calabasas Hills, CA
Countrywide Portfolio Accounting Services Inc.	Calabasas, CA
Countrywide Securities Corporation	Calabasas, CA
Countrywide Servicing Exchange	Calabasas, CA
Countrywide Sunfish Management LLC	Calabasas, CA
Countrywide Tax Services Corporation	Simi Valley, CA
Countrywide Warehouse Lending	Calabasas, CA
Covation LLC	Atlanta, GA